

[In these minutes: Student Health Insurance]

## **ACADEMIC HEALTH CENTER STUDENT CONSULTATIVE COMMITTEE (AHC SCC) MINUTES**

**WEDNESDAY, NOVEMBER 9, 2005**

**5:00 - 6:00 p.m.**

**488 CHILD REHAB CENTER**

[These minutes reflect discussion and debate at a meeting of a committee of the University of Minnesota Senate; none of the comments, conclusions, or actions reported in these minutes represent the view of, nor are they binding on the Senate, the Administration, or the Board of Regents.]

**PRESENT:** Jeremy Olsen, Chair (Medical School-4<sup>th</sup> Year), Amy Cahoy (Nursing-Twin Cities), Laura Hubbard (Pharmacy-Twin Cities), David Nelson (Medical School-1<sup>st</sup> Year), Katherine Peterson (Veterinary Medicine), Jeff Pinnow (Medical School-3<sup>rd</sup> Year), Larry Pyers (Medical Technology), Joseph Steingraeber (Physical Therapy), Wayne Zerr (Occupational Therapy).

### **REGRETS:**

Geoff Archibald (Dentistry), Larissa Denker (Dental Hygiene), Autumn Erwin (Medical School-Duluth), Linnea Jorgensen (Nursing-Rochester), Karen Joye (Public Health), Shawn Peterka (Pharmacy-Duluth), Alexander Rydell (Mortuary Science).

**GUESTS:** Barbara Brandt, Dave Golden, Sue Jackson.

## **1. STUDENT HEALTH INSURANCE**

Jeremy Olsen began the meeting by welcoming Sue Jackson and Dave Golden to talk to the committee about the new student health insurance for AHC students. Members then noted several topics to be addressed:

- Certificate acceptance
- Students being charged after submitting a certificate
- UMD pharmacy access
- Arrival date of insurance cards
- Coverage on rotations
- UMD students accessing Boynton directly
- Monthly payments
- Criteria for certification

Sue Jackson distributed some information and began with an overview of the notification plan. Last April an email was sent to all AHC students talking about the new insurance and what was needed to receive a waiver. Student waivers were slow to be received until September when there was a large jump. The total was more waivers than her office had planned.

The deadline was then extended to accommodate the workflow in her office and to verify that waivers were for employer-sponsored plans. There was also a delay since some students were going to be graduate assistants and would then be eligible for that health plan. Insurance card issuance was delayed this year due to the large numbers of waivers.

In the past, 20 percent of graduate students admitted to not being insured when asked in an anonymous survey. For this plan, it was decided that to adequately spread the risk, only those students with other legitimate plans should be granted a waiver, which meant that her staff manual touched over 80 percent of the waiver requests. She also underestimated the number of students who would declare themselves self-employed and covered by a high deductible plan. Her office is compiling data on this classification and can share the data with the committee.

She then noted that the waiver, however, is good for two years, but if a student has requested a waiver, they cannot come into the University plan unless they involuntarily lose their other coverage.

She said that her office heard from many parents that were upset about having to take this coverage, but when the plan was explained, most parents were very satisfied with the benefits being offered. For comparison, she noted that the University's plan costs less than a Blue Cross/Blue Shield (BC/BS) plan with a \$2000 deductible that a person can pay for individually.

Members made the following comments:

- Many students did not receive the paper mailing detailing the health plan, so their first notice was the email
- Many health plans were unclear about what certification from them meant

Q: There is no pharmacy at the UMD health services and the UMD clinic is only open one day a week in the summer. UMD students are in the Twin Cities for several weeks completing rotations and need access to health care without traveling back to Duluth. This would also apply to Twin Cities students in Duluth on rotation. Can UMD students use Boynton without paying the BC/BS costs by just paying a the student service fee?

A: The cost UMD students pay covers them at a certain benefit level in Duluth with other services through BC/BS. The University could consider letting UMD students purchase coverage at Boynton when they are not subject to the other student service fees. A universal access fee could be created that would allow students at each of the campuses to purchase access to Boynton.

A member suggested that this cost be built into the AHC health insurance costs so that students were always covered and did not have to solicit coverage before rotations.

Q: What can be done about prescriptions at Duluth?

A: UMD student can mail order prescriptions through Boynton at a cheaper rate than through BC/BS. The University is also working on an arrangement with the Duluth Pharmacy program to reimburse them for prescription disbursement. Students should also be aware that medication can be overnighted to students at the Boynton rate.

Q: What is the requirement for other student health insurance?

A: Any degree-seeking student taking six or more credits and paying the student service fees requires health insurance. Her office does a spot audit each year of these waivers and catches some blatant attempts to avoid paying for the University plan.

Q: Can students still file for a waiver?

A: The deadline has already passed to file a waiver, but students can still contact Sue Jackson for pro-rated coverage.

Q: Can payments be made monthly?

A: No since it is tied to a student's tuition payment.

Q: Where can students receive coverage for a needlestick?

A: Boynton provides this service regardless of where a student is from.

Q: Is there any plan to offer dental insurance in the future?

A: None of the funds from this plan support dental coverage, however students can receive a 20 percent discount at the Boynton Dental Clinic. If this coverage were included, it would add significant costs to the plan. Before it would be instituted, students would need to be asked if they want it for the increased expense. The Graduate Assistant plan has dental coverage in the form of a 30 percent discount through the Dental School, but this coverage costs \$60-70 per semester for preventive care and the discount,

In closing Sue Jackson that she would be happy to speak with UMD students again and that communication with new students will start by the end of the year.

## **2. OTHER BUSINESS**

As there were still items on the agenda at 6 pm, Jeremy Olsen asked members if they would like to continue or carry items over to the December meeting. Members wished to hold items to December so Jeremy Olsen thanked the members for attending and adjourned the meeting.

Becky Hippert  
University Senate